

The Evening Herald.

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Telephones:Business Office 924
Editorial Room 187**CORRECTING A MISSTATEMENT.**

THE Evening Herald committed an entirely unintentional error in an editorial statement on the issue of Wednesday of this week, in which reference was made to the fine business advancement shown by the Occidental Life Insurance company of this city, as set forth in its annual statement for 1915. The Occidental's statement was published in the Herald as an advertisement on Tuesday afternoon.

In complimenting the Occidental on its substantial growth, and Albuquerque upon the possession of so important a business asset, the Herald stated that the company had written a larger volume of new, paid-up life insurance than any other company in this state during 1915. The context made this statement appear as an indirect quotation from the Occidental's official statement, and in justice both to the Occidental officials and to other large life insurance companies operating in New Mexico, an error due to hurried reading of the Occidental's advertisement should be corrected.

New Mexico state agencies of other life insurance companies have written a larger total of new business in New Mexico during the past year, 1915, than has the Occidental. The exact language of the Occidental's annual summary, however, makes even a stronger showing for the home company than was contained in the Herald's editorial comment. The Occidental's advertisement contains the following statement, drawn from statements of the six more active companies doing business in New Mexico for the years 1912, 1913, 1914 and available statements for 1915:

"Official reports issued by the insurance department of New Mexico will show that not only for one year, but during the four years, 1912-13-14-15, combined, the Occidental has issued more life insurance in this state than any company in the world, and has also made a greater increase in insurance in force in this state than any other company."

As a matter of fact all of the life insurance companies actively seeking business in New Mexico have done so well during the past four years in production of new business that their combined statements stand as a substantial testimonial to the prosperity of the state and the good judgment of its citizens. The Kansas City Life Insurance company, for instance, wrote \$1,100,000 of issued business in New Mexico during 1915, as shown by the statement of its president. Exact figures for the Pacific Mutual Life Insurance company, the Missouri State Life Insurance company, the New York Life and others are not available at this writing, but it is certain that all have made highly creditable showings in production of new business during the past year.

The fact that the Occidental is able to make the statement quoted above, after four years in competition with the powerful companies referred to, is a fine showing of aggressive management and substantial growth for the New Mexico institution.

WHY NOT TEACH LIFE INSURANCE?

IN DISCUSSING business done by the various life insurance companies operating in New Mexico, a general agent of one of the leading companies yesterday called attention to a curious condition which exists not only in this state but throughout the nation.

"While the American people," he said, "spend annually more money for life insurance than for any other single item, they actually know less about life insurance, its theory, principle and operation than about any other matter of general daily interest. With one or two scattering exceptions, not a college in the nation teaches life insurance as a distinct course or subject worthy of special educational emphasis. The average college graduate enters a life insurance business absolutely without knowledge of life insurance and its various phases of vast personal importance to himself. When a life insurance student approaches the graduate he either meets an utterly indifferent reception, or, unless

the graduate happens to be the rare exception, he must administer a kindergarten course in the subject. He seldom writes the business and the college-trained man, supposed to be our most efficient citizen, generally does not come to appreciate the importance of life insurance until the mounting responsibilities of business, years and home ties drive it into his consciousness.

"As a matter of fact there has not been an available textbook upon life insurance until the middle of the past year, when at the behest of the united life insurance underwriters of the country, Prof. S. S. Huebner of the University of Pennsylvania prepared and published such a work.

"The most important single interest in the nation, and one in which every man of any responsibility whatever sooner or later wants to participate, it would seem but simple common sense that instruction in the theory and operation of life insurance should be taken up in our high schools and carried on through college and university training.

"It is pretty generally conceded that life insurance makes for good citizenship; for personal advancement and community prosperity and security. It would seem that there should be no delay at all in actively employing such an influence in our schools."

ANOTHER NOTE OF PROSPERITY.

YESTERDAY the Herald was the medium for another announcement that reflects the mounting prosperity of this city and New Mexico. The authorized statement that Gross, Kelly & Company, wholesale grocers, will spend \$50,000 or more in construction of a modern office and warehouse building in the immediate future, is an important addition to the already considerable total of money appropriated for improvement in the business section of this city during 1916. The Gross-Kelly company is one of the big business concerns of the southwest and the construction of its new home office and warehouse plant will give this city a rounded-out wholesale district equipment which will be the equal in appearance and efficiency of any city of double the population in the west. Investments of this character are reassuring evidences of the kind of solid prosperity that means substantial advancement for the community in which they occur. And when such investments begin to follow each other in quick succession there is justification for the cheerful glow that is beginning to make itself felt in the minds of Albuquerque business men as they look into the future.

Fairly well substantiated rumor has it that the building program thus far assured and announced for 1916 is but a prelude to a series of important events of a similar character, some of which are likely to be announced in the very near future.

**ELOPEMENT BALBED.
BUT INDIANS MARRY
ANYWAY IN CAPITAL**

Santa Fe, N. M., Jan. 21.—Not even the United States government, as represented by the Indian school at this city, was strong enough to block Cupid yesterday.

Sam H. Paez and Maria Francisco, a Santa Clara man and a Papago Indian girl, were married yesterday in the Rev. B. Z. McCullough of this city, after they had tried an elopement last Sunday night and been balked in their plan by the school authorities who missed the girl and followed the couple to Espanola. The couple waited to Espanola thirty miles.

The school officials escorted them back to the school, and on the return of Superintendent Under they secured a marriage license and were wedded. They will live in Santa Clara.

**WANTS PHOTOGRAPHS
OF CRIPPLES DOING
USEFUL DAILY WORK**

Associated Press Correspondent
Providence, R. I.—An extensive system of photographs charting the motions made by persons performing various forms of manual labor has proven of material aid in enabling some of the 2,000,000 or more men permanently crippled in the European war to adapt themselves to new and self-supporting kinds of work. The men being aided are of all nationalities.

Frank B. Gilbreth, who compiled the motion chart, said that the first step in teaching a cripple a new form of employment is to inspire the cripple with a feeling that he can become and remain a self-supporting worker.

For this reason he has appealed for more photographs and data concerning cripples in this country who have been successful in undertaking new forms of work. A fatigue study has been made in connection with the motion charts with the object of eliminating all unnecessary exertions.

**ROYAL LIBRARY OF
SERBIA LACKING IN
WORKS ON POLITICS**

Belgrade.—European politics did not greatly interest the Serbian kings before Peter, if the contents of the royal library can be regarded as throwing light on the studies of the kingdom's rulers. No books on political subjects were acquired before Peter's accession, but a very respectable number were added to the library in the twelve years of his reign.

Another department of the library, dating from his time, is looked upon by the German and Austro-Hungarian conquerors of the city as significant. It is devoted to catalogues and works of general information concerning great arms factories of the world, including Putiloff, Crosson, Armstrong and Krupp. Many excellent pictures are included in this department.

Most of the treasures and furnishings of the Konak (royal palace) were removed when the royal family left the city, but the library was left behind. A Vienna librarian, in the last fifteen years in charge of the Oriental language department of the Vienna royal library, has been entrusted with the cataloguing of the Serbian royal library. He told the Associated Press representative some interesting details about the collection.

The oldest book in the library, which is neither of great nor great worth, dates from 1550, and is

in German. Few old Serbian books were found. The books acquired before the reign of Alexander are chiefly of the sort found in any middle-class family's library. They are chiefly in French. The books added during Alexander's reign are mainly fiction. No books of political importance were acquired by him.

An interesting collection dating from this period comprises cast numbers of amateur poems written by women and children in praise of Queen Draga, who appears to have been greatly beloved by the common people. In the same department are many musical compositions, chiefly military marches, dedicated to King Alexander. Many of these, according to the librarian, were rather triumphs of musical mnemonics than original compositions of worth.

A visitors' register kept by the Serbian royal librarian shows that the great majority of visitors consisted of British students of the Balkan question. They appear to have made extended use of the books available.

All political books have been sent to Vienna, where they will be studied for any matters of importance to the conquerors.

**MOTOR BOATS USED
TO CHASE SUBMARINES**

London—"Motor submarine chasers" shipped to Archangel are described in "Yachting." The boats are designed for use in all weathers. They are of the V bottom type, with four flattening out aft like a giant monoplane 60 feet long and 10 feet beam and have a draft of 2 feet 19 inches. Three eight cylinder motors of 175 horse power each guarantee a speed of 28 miles per hour with a radius of one fifth of the tanks. Each of the eighteen boats already built, however, have done from 28 to 36.3 miles per hour.

Petrol is carried in four 250 gallon tanks placed just aft of the engine room giving a total capacity of 1,000 gallons and at a speed of 26 miles per hour this gives a radius of from 500 to 600 miles.

The boats are built decked with a small steering shelter just forward amidships, the hulls are subdivided by four steel watertight bulkheads, there is accommodation for six men in the forward cabin while a smaller stateroom aft has accommodation for two officers, a chart table, etc. They are steered by two rudders connected with a perpendicular wheel in the steering shelter.

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**WILL GRAVEL ROAD
OUT OF SANTA FE
IF \$1,000 IS PAID**

Santa Fe, N. M., Jan. 21.—If the road board can raise \$1,000 to apply on the cost, the state engineers will have the road from Santa Fe to La Jolla hill, 26 miles, gravelled, it was stated yesterday on good authority.

The chairman of the road board, Arthur Sallman, has received a check for \$252 from the county commissioners representing the funds raised by good roads boosters for the payment of the county's pro rata of the road bond bonus, and will ask that this be donated to apply on the graveling.

The board probably will raise most of the remainder from road taxes and will ask the commissioners to put up the balance needed.

**Nice Comb Honey 10c
each**

Sweet Oranges, doz. 15c to 30c
50-lb. box All Sound Apples \$1.00
Best quality Cranberries, qt. 10c
Large pkz. Fresh Quaker Rolls 25c

Large pkz. Fresh Pancake Flour 10c

Best Pearl Hominy, lb. 5c

6 lbs. Large Red Beans 25c

Table Syrup, 10c, 25c and 50c

1-lb. pkz. Codfish 10c

Large Eat Mackered, 2 for 25c

Large cans of Hominy 10c

Large cans of Sauerkraut 10c

3 cans Peas, Corn or Tomatoes 25c

2 cans Good Quality Pork and Beans 5c

4 lbs. Nice Meaty Prunes 25c

2 lbs. Very Large Prunes 25c

3 lbs. Nice Dried Peaches 25c

2 lbs. Extra Large Dried Peaches 25c

Large Heavy Wash Bowlers \$1.00

Dozen Galvanized Pails 25c

Boys' Sweaters 25c and 50c

Men's Sweaters 60c to \$2.75

Men's \$1.50 Hats \$1.00

Men's \$15.00 Overcoats \$8.75

Men's \$8.00 Overcoats \$1.50

Men's Blanket Lined Corduroy Coats \$2.50

Men's Good Quality Work Pants \$1.00

Men's Bibbed Fleeced Underwear 40c

Men's and Boys' Winter Caps . . . 25c

Ladies' and Misses' Sweaters 50c and up

Ladies' and Misses' Long Coats \$3.00 and up

3 yards of Heavy Oating Flannel 25c

Good Weight Outing Flannel . . . 5c

—AT—

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**Plan for Using
Railroads When
Mobilizing Made****Secretary Garrison and Com-
mission of Transportation
Officials Frame Scheme for
National Defense.**

Washington, Jan. 21.—Comprehensive plans for use of the railroads in mobilizing the army are being drawn up by Secretary Garrison in co-operation with a committee of railroad officials headed by Fairfax Harrison, president of the Southern Railway.

Secretary Garrison announced today

that the committee has been authorized by all the railroads to give him full information to supplement that already in possession of the army war college.

The work is in line with President Wilson's suggestion that full information is necessary for the mobilization of the nation's resources.

The executive committee of the Association of Military Schools and Colleges asked the home military committee today to give the forty-two private institutions in the association better facilities for training their 1,000 students to become reserve officers.

Col. S. C. Jones of the New York Military Institute said 5,000 boys were graduated from the schools last year, all of whom had been trained

in the use of firearms, map reading, etc., and were well prepared for service.

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